

# EXHIBIT D

Allisha Ki Taylor and Yaman Taylor  
7515 Garnet Drive  
Jonesboro, GA 30236

## **REQUEST FOR ADMISSIONS**

**TO: NATIONSTAR MORTGAGE, LLC**  
**Attn: Customer Research Team**  
**Irving, TX 75063**

**27 January 2015**

**Re: Request For Admissions**

**Name: Allisha Ki and Yaman Taylor**  
**Property Address: 7515 Garnet Drive**  
**Loan Number: #1-0596410819 #2- 0596410821**  
**Reference # NSM-11-14-84182**

**Dear NATIONSTAR,**

**I refer to the care package dated on the 1<sup>st</sup> and 24<sup>th</sup> of December 2014.**

**You did not answer my requests point by point as required by law. I had requested that you provided proof of claim. A copy of the security instrument is not a sufficient proof of claim as per U.C.C. - ARTICLE 3 -§3-501 (b) 2 (1). Under this code, I am entitled to have the instrument presented to me as you are required to upkeep the legal document entrusted to you.**

**Under USC Title 18 Chapter 25, you are engaging in counterfeiting and such behavior is a felony. Providing a photocopy of a security instrument is not only unconscionable but is illegal. I had asked for the visual inspection of the original promissory note, not a copy.**

**You did not provide any proof to sufficiently satisfying your claim under U.C.C. - ARTICLE 3 -§3-302 that you are a note holder in due course. Additionally,**

**You did not stipulate whether or not you were the holder in due course.**

**You did not stipulate whether this loan was securitized as required by law.**

**Therefore, you admit to the following:**

**1) You admit that you are a servicer of the promissory note.**

- 2) You admit that the loan has been securitized.**
- 3) You admit that you are not a real party of interest in this controversy.**
- 4) You admit that you are a debt collector and not the original creditor.**

Under the Federal Rules of Civil Procedure Rule 36, you are advised to notify me within 30 days should you wish to contest any of the above allegations with specific proof. Failure to do so means that you fully admit to all allegations as truth. These admissions will be used as evidence against you in any future controversy involving this matter.

Sincerely,

Allisha Ki Taylor and Yaman Taylor

Allisha Ki Taylor and Yaman Taylor  
7515 Garnet Drive  
Jonesboro, GA 30236

**2<sup>nd</sup> VALIDATION OF DEBT REQUEST**

TO: NATIONSTAR MORTGAGE, LLC  
Attn: Customer Research Team  
Irving, TX 75063

**27 January 2015**

Re: Validation of Debt Request

Name: Allisha Ki and Yaman Taylor  
Property Address: 7515 Garnet Drive  
Loan Number: #1-0596410819 #2- 0596410821  
Reference # NSM-11-14-84182

Dear NATIONSTAR,

I refer to the care package dated on the 1<sup>st</sup> and 24<sup>th</sup> of December 2014.

This is the 2<sup>nd</sup> written request for validation of the debt referred to in your recent letter. **The Fair Debt Collection Practices Act, in 15 U.S.C. 1692g, requires that debt collectors cease collection of a debt until verification of that debt is mailed to consumers.**

Please provide this information in writing via U.S. mail at the address listed above.

Sincerely,

/s/Allisha Ki and Yaman Taylor



P.O. Box 630348  
Irving, TX 75050

February 2, 2015



2-692-15067-0000006-001-01-000-000-000-000



ALLISHA TAYLOR  
YAMAN TAYLOR  
7515 GARNET DR  
JONESBORO GA 30236-4609

Re: Nationstar Reference Number: NSM-02-15-03529  
Property Address: 7515 GARNET DR  
JONESBORO GA 30236

Account Name(s): ALLISHA TAYLOR & YAMAN TAYLOR

Dear ALLISHA TAYLOR and YAMAN TAYLOR:

Nationstar Mortgage LLC (Nationstar) received your correspondence dated January 27, 2015, regarding concerns with the above referenced account.

Thank you for bringing this matter to our attention. We take all matters seriously and are in the process of reviewing your concerns.

A response will be provided no later than March 13, 2015. However, responses are generally provided in less than ten days from receipt of the correspondence.

Our records indicate that The Bank of New York as Trustee for HELT 2007-FRE1, is the current owner of the loan. As requested, we have provided the contact information below:

The Bank of New York / Mellon Corp  
101 Barclay St - 8th Floor West  
New York, NY 10286

(212) 815-8184

Please note that Nationstar is the servicer of the loan; and therefore, will be responsible for responding to any concerns regarding the servicing of the loan. Servicing matters include, but are not limited to the following:

- Payment assistance and modifications
- Payment posting
- Validation of the debt
- Foreclosure proceedings
- Payment adjustments

Please direct any communication related to these matters to Nationstar.

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This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if this debt is involved in a bankruptcy or has been discharged in a bankruptcy proceeding, this communication is not an attempt to collect a debt against you and any information obtained or given will be for informational purposes only.



# EXHIBIT E



RETURN SERVICE ONLY  
PLEASE DO NOT SEND MAIL TO THIS ADDRESS  
P.O. Box 619063  
DALLAS, TX 75261-9063

7-692-15608-0000015-001-1-000-000-000-000



ALLISHA K TAYLOR  
7515 GARNET DR  
JONESBORO GA 30236

### CONTACT INFORMATION

Customer Service: 1-888-480-2432  
Monday - Thursday; 8:00 a.m. - 8 p.m. CST  
Friday; 8:00 a.m. - 6 p.m. CST  
[www.MyNationstarMtg.com](http://www.MyNationstarMtg.com)

Statement Date: 02/09/2015  
Payment Due Date: 09/01/2014  
Loan Number: 0596410819  
Loan Type: CONV  
Investor Number: 458

Property Address: ALLISHA K TAYLOR  
7515 GARNET DR  
JONESBORO GA 30236

Recipient Fax:  
Recipient Email:  
Third Party Email:

### QUOTE CALCULATION DETAIL

Current Unpaid Principal Balance:	\$130,355.06
(at annual interest rate of 8.450%)	
Interest calculated from 08/01/2014 to 02/28/2015	\$6,322.33
Late Fees	\$98.10
Lender Paid Expenses	\$46.66
County Recording Fee	\$14.00

### SUM AS OF QUOTE DATE

Principal and Interest	\$981.03
Escrow Payment	\$204.70
<b>Monthly Mortgage Payment</b>	<b>\$1,185.73</b>
Escrow Balance*	\$369.51
Suspense Balance**	
Daily Interest Per Diem	\$30.58

\*Escrow balance cannot be used as credit toward payoff. Escrow Balance is subject to change and may not be used towards the payoff of the loan unless written authorization from mortgage(s) is received.

\*\*Suspense balance is subject to change.

### PROJECTED ESTIMATED DISBURSEMENTS

Estimated Disbursements	Due Date	Amount
HAZARD SFR 100	10/01/2015	\$1,187.00
COUNTY TAX 100	11/15/2015	\$1,316.46

**Total Amount to Pay Loan in Full**  
(through 02/28/2015) **\$136,836.15**

We will continue to make disbursements of all escrow items (hazard, flood, PMM/MIP taxes, etc.) up to the date of payoff. It is the responsibility of the borrower(s) and their closing agent to obtain a refund should a double payment occur.

Continue to make scheduled payments, if payoff is received after 02/28/2015 and a payment has not been made, a late charge may be assessed and should be added to the payoff amount due. Do not stop payment on any payments remitted prior to your payoff closing date. If any payment previously applied to this account is returned or dishonored for any reason, the payoff amount will be insufficient.

Total amount due is good through 02/28/2015. Funds received after that date or funds that cannot be posted due to missing or incorrect information will require an additional \$30.58 of interest per day. Funds that cannot be clearly identified will be returned and additional fees, costs and disbursements will continue to accrue.

### PAYMENT INSTRUCTIONS

#### WIRING INSTRUCTIONS:

Account #: 40590000596410819  
ABA/Routing Number: 121000248  
Bank Name: Wells Fargo Bank, N.A.  
Bank Address: 420 Montgomery Street, San Francisco, CA 94104

#### CASHIERS CHECKS\* VIA MAIL/OVERNIGHT:

Cashiers Checks\* must be made payable to  
Nationstar Mortgage and mailed to:  
Nationstar Mortgage LLC  
ATTN: Account Services  
350 Highland Drive  
Lewisville, TX 75067

\*Customer Name, Loan Number, and Property Address should be provided on all cashier's checks and correspondence

### IMPORTANT NOTICES

#### PAYOFF FUNDS MUST BE REMITTED VIA WIRE TRANSFER OR CASHIER'S CHECK ONLY

We do not accept personal checks, third party checks, attorney/trustee checks, money orders, ach/arc entries, direct deposit, internal bank-to-bank adjustments or other negotiable instruments. Check instruments stamped with verbiage "certified funds" do not suffice. Any payoff proceeds received that are not in the form of a cashier's check or wire will be returned to the sender. Additional fees, costs, disbursements and interest may continue to accrue on the loan until the adequate payoff funds are received to satisfy the mortgage.

692-2074-1212F